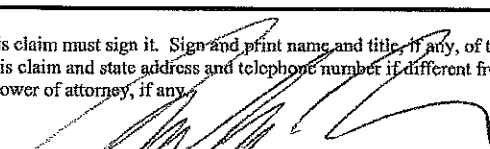


B 10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT Northern District of New York		PROOF OF CLAIM
Name of Debtor: George S. Bevins, Jr.		Case Number: 10-12856
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): GMAC Mortgage, LLC as servicer for Deutsche Bank Trust Company Americas as Trustee for RALI 2006QS18		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: GMAC Mortgage, LLC Attn: Mail Code 190-FTW-C20 1100 Virginia Drive Ft. Washington, PA 19034 Telephone number:		
Name and address where payment should be sent (if different from above): GMAC Mortgage, LLC Attn: Mail Code 507-345-110 3451 Hammond Ave. Waterloo, IA 50702 Telephone number:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>122,420.13</u> If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier — 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan — 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use — 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units — 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other — Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: \$ _____ <i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
2. Basis for Claim: <u>Mortgage & Note</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>2891</u> 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ <u>18,964.93</u> Basis for perfection: <u>Mortgage</u> Amount of Secured Claim: \$ <u>122,420.13</u> Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: 08/25/2010	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. <div style="text-align: center;">  Michelle C. Marans, Esq. </div>	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

George S. Bevins, Jr.
Case No. 10-12856
Loan No. *****2891

TOTAL AMOUNT OF DEBT

Principal Balance		\$ 104,936.19
Accrued Interest	Interest at 7.250%	9,788.92
Accrued Late Charges		235.04
Foreclosure Attorney Fees		1,230.00
Foreclosure Attorney Costs		1,265.00
Escrow Advance		4,609.70
Property Inspections		106.28
Broker's Price Opinion		249.00
TOTAL		\$ 122,420.13

PRE-PETITION ARREARS

11 Payments at \$814.01 (June 1, 2009 - April 1, 2010)	8,954.11
3 Payments at \$1,390.76 (May 1, 2010 - July 1, 2010)	4,172.28
Accrued Late Charges	235.04
Foreclosure Attorney Fees	1,230.00
Foreclosure Attorney Costs	1,265.00
Escrow Shortage	2,753.22
Property Inspections	106.28
Broker's Price Opinion	249.00
TOTAL	\$ 18,964.93

***This proof of claim is filed without waiving any and all rights the
Secured Creditor may have under 11 U.S.C. Section 362, if applicable.

BREAKDOWN OF CORPORATE ADVANCES

Late Charges -

7/1/2010	\$	14.69
6/1/2010	\$	14.69
5/1/2010	\$	14.69
4/1/2010	\$	14.69
3/1/2010	\$	14.69
2/1/2010	\$	14.69
1/1/2010	\$	14.69
12/1/2009	\$	14.69
11/1/2009	\$	14.69
10/1/2009	\$	14.69
9/1/2009	\$	14.69
8/1/2009	\$	14.69
7/1/2009	\$	14.69
6/1/2009	\$	14.69

Uncollected Late Charges	\$	29.38
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Foreclosure Fees -

5/18/2010	\$	250.00
10/23/2009	\$	980.00

Foreclosure Costs -

2/9/2010	\$	45.00	Motion
	\$	95.00	RJI Fee
12/23/2009	\$	30.00	Service Fees
	\$	210.00	Index Number Fee
	\$	45.00	NOP Filing Fee
	\$	435.00	Search Charges
	\$	370.00	Service Fees
	\$	35.00	Court Cost to Discontinue

Escrow Breakdown -

Anticipated Escrow Balance	\$	(1,033.51)
Required Balance	\$	1,719.71
Escrow Shortage	\$	(2,753.22)

Property Inspections -

7/20/2010	\$	11.25
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6/18/2010	\$	11.25
5/17/2010	\$	11.25
4/20/2010	\$	11.25
2/23/2010	\$	11.25
1/26/2010	\$	11.25
11/13/2009	\$	11.25
7/23/2009	\$	11.25
7/9/2009	\$	11.25
12/31/2008	\$	5.03

Broker Price Opinions -

2/3/2010	\$	83.00
8/12/2009	\$	83.00
2/17/2009	\$	83.00